

United States Bankruptcy Court  
Western District of Washington

In re:  
Colleen B Roach  
Debtor

Case No. 13-13323  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: ethelb  
Form ID: b9a

Page 1 of 3  
Total Noticed: 38

Date Rcvd: Apr 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2013.

db  
954463998 +Colleen B Roach, 921 130th ST SW A-201, Everett, WA 98204-5393  
954463999 Bank of America, PO BOX 941852, Simi Valley, CA 93094-1852  
954464001 Barclay U-Promise, PO BOX 851001, Dallas, TX 75285-1001  
954464004 +Bunkhouse Condominium Assoc., 223 Taylor Ave North, Seattle, WA 98109-5021  
954464005 +CN Collections Inc. DBA, West Coast Adjustors, PO BOX 569, Lynnwood, WA 98046-0569  
954464007 Comcast, 4120 International Pkway, Ste 1100, Carrollton, TX 75007-1958  
954464008 Fidelity Home, PO BOX 45126, Jacksonville, FL 32232-5126  
954464010 +Freedom Road Finc., PO BOX 18218, Reno, NV 89511-0218  
954464012 +Geico, PO BOX 509090, San Diego, CA 92150-9090  
954464012 Law Office of James L. Strichz, 201 Queen Anne Avenue North, Suite 400, Seattle, WA 98109-4824  
954464013 +Lowe's, PO BOX 740237, Atlanta, GA 30374-0237  
954464014 North Sound Emergency Medicine, PO BOX 96208, Oklahoma City, OK 73143-6208  
954464015 +Northwest Asthma and Allergy, PO BOX 3677, Seattle, WA 98124-3677  
954464016 PAC LAB, PO BOX 2670, Spokane, WA 99220-2670  
954464022 +PUD, PO BOX 1100, Everett, WA 98206-1100  
954464017 +Physicians and Dentist, 12720 Gateway Drive Suite 206, Seattle, WA 98168-3333  
954464018 +Providence Everett Med. Center, PO BOX 34995, Seattle, WA 98124-1995  
954464019 +Providence Health & Services, PO BOX 3177, Portland, OR 97208-3177  
954464020 Providence Medical Center, PO BOX 34995, Seattle, WA 98124-1995  
954464021 +Providence Physician Billing, PO BOX 34726, Seattle, WA 98124-1726  
954464023 +Puget Sound Neurology, PO BOX 94245, Seattle, WA 98124-6545  
954464024 +Snohomish Co. Treas. M/S #501, 3000 Rockefeller Ave., Everett, WA 98201-4046  
954464026 +Summit Rehabilitation LLC, 10505 19th Ave SE, Everett, WA 98208-4280  
954464032 University Physicians, PO BOX 50095, Seattle, WA 98145-5095  
954464028 University of Washington, PO BOX C-9715, Federal Way, WA 98063  
954464027 University of Washington, PO BOX 34737, Seattle, WA 98124-1737  
954464029 +University of Washington Med., PO BOX 24366, Seattle, WA 98124-0366  
954464033 WWMG Dept of Cardiology, 12728 19th Ave SE, Suite 200, Everett, WA 98208-6647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: meleneylaw@hotmail.com Apr 12 2013 02:41:19 Christopher C Meleney,  
Law Offices of Christopher C Meleney, 12811 8th Ave W Ste A201, Everett, WA 98204  
smg EDI: WADEPREV.COM Apr 12 2013 02:23:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Apr 12 2013 02:46:22 United States Trustee,  
700 Stewart St Ste 5103, Seattle, WA 98101-4438  
954463997 EDI: CINGMIDLAND.COM Apr 12 2013 02:23:00 At&t Mobility, PO BOX 30459,  
Los Angeles, CA 90030-0459  
954464000 EDI: HFC.COM Apr 12 2013 02:23:00 Best Buy/HSBC Retail Service, PO BOX 60148,  
City of Industry, CA 91716-0148  
954464002 +E-mail/Text: credit@cascadefcu.org Apr 12 2013 04:52:40 Cascade Federal Credit Union,  
PO BOX 58450, Seattle, WA 98138-1450  
954464003 EDI: CITICORP.COM Apr 12 2013 02:23:00 Citi, PO BOX 6000, The Lakes, NV 89163-6000  
954464006 EDI: ESSL.COM Apr 12 2013 02:23:00 Dish, PO BOX 7203, Pasadena, CA 91109-7303  
954464009 E-mail/Text: bankruptcynotification@frontiercorp.com Apr 12 2013 02:50:00 Frontier,  
PO BOX 20550, Rochester, NY 14602-0550  
954464025 EDI: AGFINANCE.COM Apr 12 2013 02:23:00 Springleaf, Time Square Plaza,  
5920 Evergreen Way #F, Everett, WA 98203-6005

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

954464011\* +Geico, PO BOX 509090, San Diego, CA 92150-9090  
954464030\* +University of Washington Med., PO BOX 24366, Seattle, WA 98124-0366  
954464031\* +University of Washington Med., PO BOX 24366, Seattle, WA 98124-0366

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

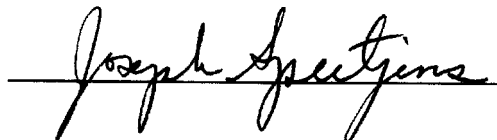
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0981-2

User: ethelb  
Form ID: b9a

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2013 at the address(es) listed below:

Christopher C Meleney on behalf of Debtor Colleen B Roach meleneylaw@hotmail.com,  
ccmeleneylaw@gmail.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 2

**UNITED STATES BANKRUPTCY COURT**  
Western District of Washington

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**  
**Notice of Ex Parte Motion to Dismiss if Debtor Fails to Appear at the Sec. 341 Meeting,**  
**and Notice of Appointment of Trustee**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on **April 11, 2013**.  
You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.  
All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.  
**NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.**

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**  
**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Colleen B Roach  
fka Colleen Mitchell  
921 130th ST SW A-201  
Everett, WA 98204

Case Number: 13-13323  
Office Code: 2

Social Security/Individual Taxpayer ID/Employer Tax ID/Other nos:  
xxx-xx-9703

Attorney for Debtor(s) (name and address):  
Christopher C Meleney  
Law Offices of Christopher C Meleney  
12811 8th Ave W Ste A201  
Everett, WA 98204  
Telephone number: 425-355-7575

Bankruptcy Trustee (name and address):  
none

**Meeting of Creditors**

Date:

Time:

Location:

**Important Notice to Debtors: All Debtors (other than corporations and other business entities) must provide picture identification and proof of social security number to the Trustee at the meeting of creditors. Original documents are required; photocopies are not sufficient. Failure to comply will result in referral of your case for action by the U.S. Trustee.**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:  
**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts**  
**and All Reaffirmation Agreements must be filed with the bankruptcy clerk's office by**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

**Creditors May Not Take Certain Actions:**

Generally, the filing of the bankruptcy case automatically stays certain collection and other actions against the Debtor and the Debtor's property. There are some exceptions provided for in 11 U.S.C. § 362. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
700 Stewart St, Room 6301  
Seattle, WA 98101  
Telephone number: 206-370-5200

**For the Court:**  
Clerk of the Bankruptcy Court:  
Mark L. Hatcher  
  
This case has been assigned to Judge

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: April 11, 2013

## EXPLANATIONS

Case Number **13-13323**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Notice Re: Dismissal	If the Debtor, or joint Debtor, fails to file required schedules, statements or lists within 14 days from the date the petition was filed, the U.S. Trustee will apply for an ex parte order of dismissal on the seventh day after the deadline passes. If the Debtor, or joint Debtor, fails to appear at the meeting of creditors, the U.S. Trustee will apply for an ex parte order of dismissal seven days after the date scheduled for the meeting of creditors, or the date of any rescheduled or continued meeting. This is the only notice you will receive of the U.S. Trustee's motion to dismiss the case. If you wish to oppose the dismissal, you must file a written objection within seven days after the applicable deadline passes (i.e. 14-day deadline or date of the meeting of creditors).
Appointment of Trustee	Pursuant to 11 U.S.C. §701 and §322 and Fed. R. Bankr. P. 2008, <b>is appointed Trustee of the estate of the above named Debtor to serve under the Trustee's blanket bond. The appointment is made effective on the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing or rejection of the appointment within seven (7) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Unless creditors elect another Trustee at the meeting of creditors, the Interim Trustee appointed herein will serve as the Trustee.</b>  Mark H Weber, Assistant U.S. Trustee
Refer to Other Side for Important Deadlines and Notices	